

STATE OF MICHIGAN
DEPARTMENT OF LABOR AND ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE SERVICES
Before the Commissioner of Financial and Insurance Services

**Office of Financial and Insurance
Services,
Petitioner**

v

**Bruce V. Harden,
Respondent**

**Case No. 06-588-L
Docket No. 2006-952**

For the Petitioner:

**William Peattie (P48004)
Office of Financial and Insurance Services
611 W. Ottawa, 3rd Floor
Lansing, MI 48933
(517) 335-2068**

For the Respondent:

**Bruce V. Harden
120 Cherry Street
Battle Creek, MI 49017**

**Issued and entered
this 3rd day of January 2007
by Linda A. Watters
Commissioner**

FINAL DECISION

The Administrative Law Judge issued a Proposal for Decision (PFD) dated November 14, 2006. He recommended that the Commissioner revoke the Respondent's insurance license and order Respondent to pay \$2,074.27 in restitution to Columbian Life Insurance Company.

Neither party filed exceptions.

The factual findings in the PFD are in accordance with the preponderance of the evidence and the conclusions of law are supported by reasoned opinion. The PFD is attached, adopted, and made part of this final decision.

In addition to the considerations above, it is important that the Respondent did not file exceptions to the Proposal for Decision. Michigan courts have long recognized that the failure to file exceptions constitutes a waiver of any objections not raised. *Attorney General v. Public Service Comm* 136 Mich App 52 (1984).

ORDER

Therefore, it is ordered that the Respondent's insurance license is revoked and Respondent is ordered to pay \$2,074.27 in restitution to Columbian Life Insurance Company.